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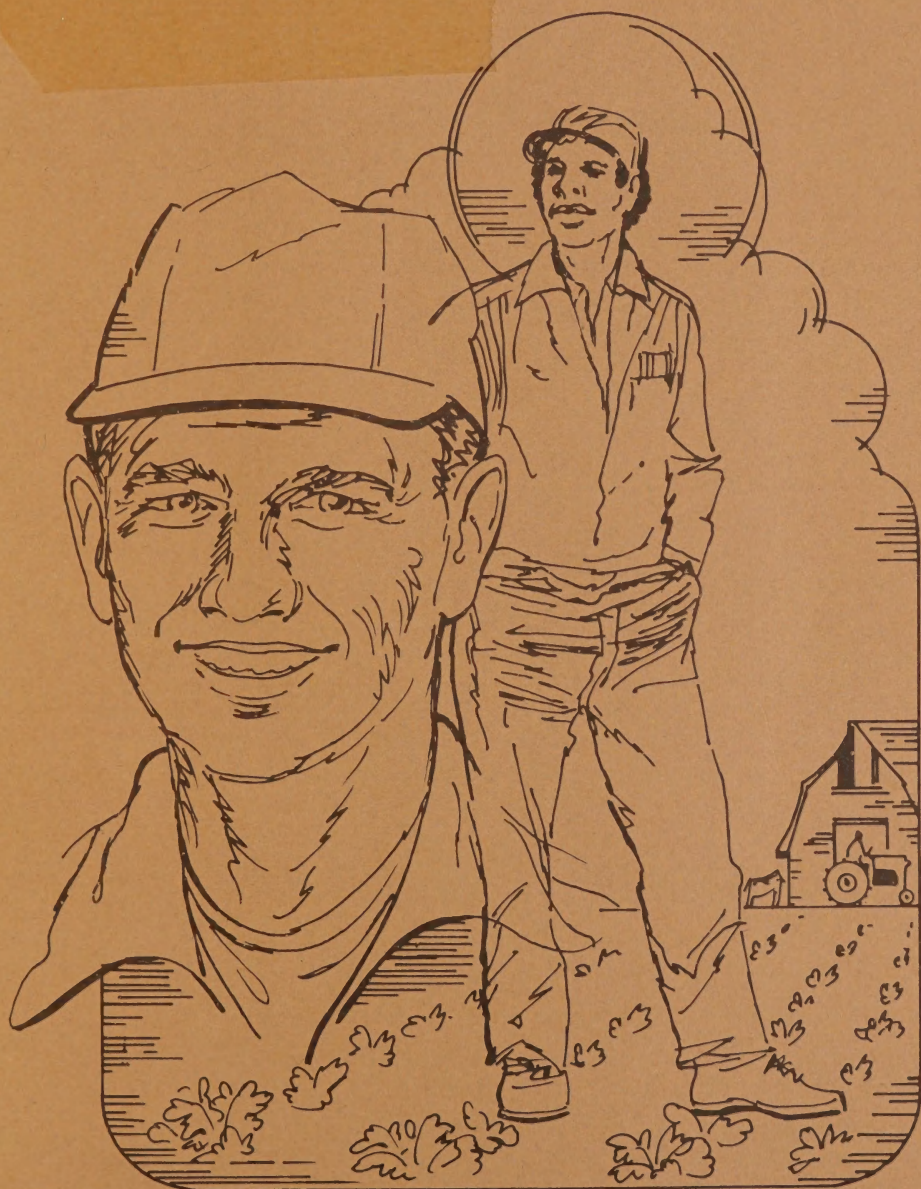
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Handbook for Small or Limited Resource Farmers

Mississippi



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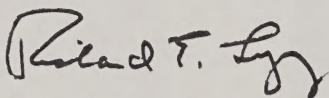
Message from the Secretary

It is a pleasure to present this *Handbook for Small or Limited Resource Farmers*, a directory of public and private agencies which offer program services to the agricultural and rural communities of America.

Some farmers and some rural communities fail to utilize programs for which they are eligible simply because they don't know what the programs are or where they are. We are issuing this publication in our continuing effort to make agricultural programs more accessible to all Americans.

We believe this handbook will serve farmers, rural communities, agricultural organizations, and the general public as a useful guide through the labyrinth of public and private agencies charged to deliver agricultural and rural services to our nation.

Sincerely,

A handwritten signature in dark ink, appearing to read "Richard E. Lyng". The signature is fluid and cursive, with the first name "Richard" being more legible than the last name "Lyng".

Richard E. Lyng
Secretary

Published by the
Office of Advocacy and Enterprise
U.S. Department of Agriculture

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Director

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Equal Opportunity Staff
Office of Advocacy and Enterprise

August 1987

Preface

This *Handbook for Small or Limited Resource Farmers* is a directory of rural and agricultural programs in 17 southern and border states where most U.S. farms are located. It is being issued in an effort to broaden access to agricultural programs and rural resources, particularly among farm operators and owners whose resources are substantially limited.

The needs of farmers with limited resources are of great concern to the Office of Advocacy and Enterprise, U.S. Department of Agriculture (USDA). One of the most important functions of that office is to provide overall leadership to USDA agencies and affiliates to assure that all Americans have equal access to the programs and opportunities sponsored by the Department of Agriculture.

We would especially appreciate your suggestions on how future directories might better serve farmers and other rural community residents. Please address your comments as follows:

Limited Resource Farmer Initiative
Office of Advocacy and Enterprise
U.S. Department of Agriculture
Washington, DC 20250

We hope this publication proves a useful tool for locating agricultural programs and rural resources.

Acknowledgements

This handbook was developed and prepared by virtue of the cooperation and generous assistance of private and public agency personnel throughout the country.

Of the many service organizations in the private sector, we are particularly indebted to the American Agricultural Movement, the American Bar Association, the Federation of Southern Cooperatives, the Legal Services Administration, The National Association of Community Health Centers, the National Clearinghouse for Primary Care Information, and the National Farmers Union.

During the development and preparation of this publication, the agricultural entities of the Land-Grant Colleges and Universities upheld their reputation as a national resource by providing valuable information and suggestions.

Of public sector organizations, we are most grateful to the National Institutes of Health and many state agencies, particularly the Departments of Agriculture and Departments of Economic Development.

Finally, we thank our colleagues in the Department of Agriculture who serve in the Agricultural Cooperative Service, the Agricultural Stabilization and Conservation Service, the Cooperative State Research Service, the Extension Service, the Farmers Home Administration, the Food and Nutrition Service, and the Soil Conservation Service for providing the bulk of the data from which this directory was compiled.

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Federal Agencies

Agriculture and Forest Experiment Station

Mississippi State University
P.O. Drawer—ES
Mississippi State, MS 39762
601/325-3005

Agricultural Stabilization and Conservation Service

Federal Bldg., Suite 1226
100 W. Capitol St.
Jackson, MS 39269-1602
601/960-4300

Farmers Home Administration

831 Federal Bldg.
Jackson, MS 39269
601/965-4318

Administrative Office
601/965-4316

Business and Industry
601/965-4354

Community Programs
601-965-4321

Farmer Programs
601/965-4323

Rural Housing
601/965-4325

District Offices:

I 135 East Chickasaw St.
Brookhaven, MS 39601
601/833-6765

II 100 Place
830 County Line Road
P.O. Box 628
Ridgeland, MS 39158
601/977-0145

III Larry Wood Bldg.
784 Govan St.
P.O. Drawer 1028
Grenada, MS 38901
601/226-4724

IV Suite 326, May Bldg.
618 Washington Ave.
P.O. Box 937
Greenville, MS 38702-0937
601/335-4862

V 204 E. Walnut
P.O. Box 309
Charleston, MS 38921
601/647-3408

VI Aust Bldg.
603 E. Church
P.O. 237
Booneville, MS 38829
601/728-8104

VII Old Bank Bldg.
P.O. Box 27
Calhoun City, MS 38916
601/628-6601

VIII 209 S. Lafayette St.
P.O. Box E
Starkville, MS 39759
601/323-8031

IX 25 Scanlon St. Bldg.
P.O. Box 220
Newton, MS 39345
601/683-6175

X Colmer Federal Bldg.
Room 117
701 N. Main St.
Hattiesburg, MS 39401
601/582-8206

XI One Government Plaza
Rm 332
2909—13th St.
Gulfport, MS 39501
601/864-6150

Food and Nutrition Service
Southeast Regional Office
1100 Spring St., NW., Rm. 200
Atlanta, GA 30367
404/347-4131

Field Offices:

474 S. Court St., Rm. 817C
Montgomery, AL 36104
205/832-7245

Federal Building, Suite 1419
100 West Capitol St.
Jackson, MS 39269
601/965-4562

Federal Office Building
Room 409
167 N. Main St.
Memphis, TN 38103
901/521-3841

Food Stamp Program
Cooperating Agencies:

State Department of
Public Welfare
515 E. Amite St.
Jackson, MS 39205
601/354-0341, Ext. 339

Soil Conservation Service
Federal Bldg., Suite 1321
100 West Capitol St.
Jackson, MS 39269
601/965-5205

State Agencies

Department of Agriculture and Commerce

P.O. Box 1609

Jackson, MS 39205

601/354-6573

University Programs

College of Agriculture and Home Economics

Mississippi State University
P.O. Drawer AG
Mississippi State, MS 39762
601/325-2110

Division of Agriculture and Applied Sciences

Alcorn State University
P.O. Box 479
Lorman, MS 39096
601/877-2916

Cooperative Extension Service

Mississippi State University
Box 5446
Mississippi State, MS 39762
601/325-3036

1890 Extension Program

Alcorn State University
Lorman, MS 39096
601/877-2916

Community Legal Services

Judicare of Mississippi, Inc.

510-1/2 Second Ave, North
Columbus, MS 39701
601/327-3981

Central Mississippi Legal Services Corporation

313 West Pascagoula St.
P.O. Box 951
Jackson, MS 39205
601/948-6752

North Mississippi Rural Legal Services

P.O. Box 767
2161 S. Lamar
Oxford, MS 38655
601/234-8731

South Mississippi Legal Services Corporation

202 Fountain Square Bldg.
P.O. Box 1386
Biloxi, MS 39533
601/374-4160

East Mississippi Legal Services Corporation

306 S. Main St.
P.O. Box 649
Forest, MS 39074
601/469-2400

Southeast Mississippi Legal Services Corporation

111 East Front St.
P.O. Drawer 1728
Hattiesburg, MS 39401
601/545-2950

Southwest Mississippi Legal Services Corporation

221 Sunshine Square
P.O. Box 1242
McComb, MS 39548
601/684-0578

Rural Health Services

North Benton County Health Care, Inc.

P.O. Box 92
Ashland, MS 38603
601/224-8951

Coastal Family Health Center

300 East Division St.
P.O. Box 475
Biloxi, MS 39533
601/374-4991

Satellites:

Gulfport Clinic
1990 John Q. Adams
Gulfport, MS 39501

Delisle Clinic
P.O. Box 739
Pass Christian, MS 39571

Saucier Clinic
P.O. Box 239
Saucier, MS 39574

Northeast Mississippi Health Care, Inc.

P.O. Box 698
Byhalia, MS 38611
601/838-2098

Madison-Yazoo-Leake Family Health Care

P.O. Box 588
Canton, MS 39046
601/859-5213

Satellites:

Madison-Yazoo-Leake
Family Health Care
N.W. Shopping Center
Yazoo City, MS 39194

Aaron E. Henry Community Health Services Center, Inc.

1139 Highway 49, S.
P.O. Box 135
Clarksdale, MS 38614
601/624-2504

Jefferson Comprehensive Health Center, Inc.

P.O. Box 98
Fayette, MS 39069
601/786-3475

Jasper Medical Services

P.O. Box 491
Heidelberg, MS 34939
601/787-3464

George Area Medical Extenders, Inc.

P.O. Box 160
Leakesville, MS 39451
601/394-2381

Amite County Medical Services, Inc.

P.O. Box 511
Liberty, MS 39645
601/657-4326

Satellites:

Gloster Dental Services
P.O. Box 427
Gloster, MS 39638

Greater Meridian Health Clinic

Primary Health Care Delivery
P.O. Box 4832 West
Meridian, MS 39301
601/485-1526

South Mississippi CHC

Primary Health Care Delivery
P.O. Box 2922
Meridian, MS 39301

Delta Health Center, Inc.

P.O. Box 900
Mound Bayou, MS 38762
601/741-2151

**South Central Mississippi
Rural Health Association**

P.O. Box 28
New Hebron, MS 39140
601/694-2116

Satellites:

Jayess Community Health
Center
P.O. Box 28
Jayess, MS 39141

New Hebron Health Center
P.O. Box 28
New Hebron, MS 39140

Mendenhall Cooperative
Health Center
P.O. Box 128
Mendenhall, MS 39114

**Claiborne County Board
of Supervisors**

P.O. Box 741
Port Gibson, MS 39150
601/437-3049

**East Central Mississippi
Health Care, Inc.**

P.O. Box 142
Sebastopol, MS 39359
601/625-7140

Satellites:

Sebastopol Medical and
Dental Clinic
P.O. Box 22
Sebastopol, MS 39359

**Southeast Mississippi Rural
Health Initiative, Inc.**

17 Main St.
P.O. Box 79
Seminary, MS 39479
601/722-4269

Satellites:

New Augusta Clinic
P.O. Box 196
New Augusta, MS 39462

Seminary Clinic
P.O. Box 79
Seminary, MS 39479

Sumrall Clinic
P.O. Drawer 367
Sumrall, MS 39482

**Shubuta Medical Clinic
Governing Board, Inc.**

P.O. Box 527
Shubuta, MS 39360
601/687-1557

**Noxubee County Health
Care, Inc.**

P.O. Box 151
Shuqualak, MS 39361
601/793-4845

Satellites:

Macon Satellite Clinic
Macon, MS 39341

**Three Rivers Area
Health Services, Inc.**

P.O. Drawer 179
Smithville, MS 38870
601/651-4685

Satellites:

Houlka Medical Clinic
P.O. Box 176
Houlka, MS 38850

Mantachie Medical Clinic
P.O. Box 40
Mantachie, MS 38855

Smithville Medical Clinic
P.O. Box 305
Smithville, MS 38870

Satellites:

Tremont Medical Clinic
P.O. Box 94
Tremont, MS 38876

**Southwest Health Agency for
Rural People**

P.O. Box 424
Tylertown, MS 39667
601/876-4926

Vicksburg-Warren CHC, Inc.

Primary Health Care Delivery
1422 Openwood St.
P.O. Box 8040
Vicksburgh, MS 39180

Farm Advocacy Organizations

**Mississippi American
Agriculture Movement, Inc.**
40 Sunset Drive
Indianola, MS 38751
601/887-2266

**Federation of Southern
Cooperatives**

Affiliates:

Beat 4 Cooperative
Route 1, Box 81-B
Mashulaville, MS 39341

**Combined Community Child
Development Service**
Starkville, MS 39759

**Holmes County
Farmers' Cooperative**
P.O. Box 455
Lexington, MS 39095

**Humphreys County
Union for Progress**
475 Hayden St.
Belzoni, MS 39038

**Indiana Springs
Farmers' Association**
Route 2, Box 124-A
Hattiesburg, MS 39401

Livestock Cooperative
P.O. Box 725
Prentiss, MS 39474

Mashulaville Daycare Center
Route 4, Box 81-B
Mashulaville, MS 39341

Milestone Farmers' Co-op
Route 2, Box 183
Tchula, MS 39169

**Mississippi Association
of Cooperatives**
P.O. Box 22786
Jackson, MS 39205

**Panola County
Housing Association**
Route 2, Box 16
Batesville, MS 38606

Quitman CDC
P.O. Box 386
Marks, MS 38646

**St. Francis Federal
Credit Union**
P.O. Box 1200
Greenwood, MS 38930

Southern Woodcutters
P.O. Box 87
Thomastown, MS 39171

Una Farmers' Cooperative
Route 1, Box 64
Prairie, MS 39756

West Batesville Farmers' Co-op
Route 3, Box 300-A
Batesville, MS 38606

State Bar Association

Mississippi State Bar Assn

Lawyer Referral Service

P.O. Box 2168

Jackson, MS 39205

800/682-6423

601/948-5488

Rural Resource Organizations (National and Regional Offices)

Agricultural Council of America

1250 Eye St., N.W.
Suite 601
Wash., DC 20005
202/682-9200

American Agriculture Movement, Inc.

100 Maryland Ave., N.E.
Suite 500, Box 69
Wash., DC 20002
202/544-5750

American Farm Bureau Federation

600 Maryland Ave., S.W.
Wash., DC 20004
202/484-2222

American Land Resource Assn

P.O. Box 33488
Wash., DC 20033
202/331-0637

Center for Community Change

1000 Wisconsin Ave., N.W.
Wash., DC 20007
202/342-0519

Environmental Policy Institute

Agriculture Resources Project
218 D St., S.E.
Wash., DC 20003
202/544-2600

Federation of Southern Cooperatives/Land Assistance Fund

100 Edgewood Ave., N.E.
Suite 1228
Atlanta, GA 30303
404/524-6882

Housing Assistance Council, Inc.

1025 Vermont Ave., N.W.
Suite 606
Wash., DC 20005
202/842-8600

Southeast Regional Office
1365 Peach St., N.E.
Atlanta, GA 30309
404/892-4824

League of Rural Voters

100 Maryland Ave., N.E.
Suite 500A, Box 69
Wash., DC 20002
202/554-7456

Legal Services Corp.

Office of Field Services
400 Virginia Ave., S.W.
Wash., DC 20024-2751
202/863-1820

National Association for the Southern Rural Poor

248A G St., S.W.
Wash., DC 20024
202/554-3265

North Carolina Office
337 West Main St.
Suite 203
Durham, NC 27701
919/683-2151

National Association of Community Health Centers

1625 I St., N.W.
Suite 420
Wash., DC 20006
202/833-9280

National Association of Towns and Townships

1522 K St., N.W.
Suite 730
Wash., DC 20005
202/737-5200

**National Center for
Neighborhood Enterprise**

1367 Connecticut Ave., N.W.
Wash., DC 20036
202/331-1103

Affiliate:

National Council for a Black
Economic Agenda
1367 Connecticut Ave., N.W.
Wash., DC 20036
202/331-1103

**National Clearinghouse for
Primary Care Information**

8201 Greensboro Drive, Suite 600
McLean, VA 22102
703/821-8955

**National Council of
Agricultural Employees**

499 S. Capitol St., S.W.
Suite 411
Wash., DC 20003
202/488-1100

**National Council of
Farmer Cooperatives**

1800 Massachusetts Ave., N.W.
Wash., DC 20036
202/659-1525

National Farmers Union

Denver Headquarters Office
10065 Harvard Ave.
Denver, CO 80251
303/337-5500

Washington, DC Office
600 Maryland Ave., S.W.
Suite 202W
Wash., DC 20024
202/554-1600

St. Paul Field Office
317 York Ave.
St. Paul, MN 55101
612/771-3380

**National Future Farmers
of America**

5632 Mt. Vernon
Memorial Highway
P.O. Box 15160
Alexandria, VA 22309
703/360-3600

National Grange

1616 H St., N.W.
Wash., DC 20006
202/628-3507

National Rainbow Coalition

2100 M St., N.W.
Suite 609
Wash., DC 20037
202/955-5795

**National Rural Development
and Finance Corp.**

1718 Connecticut Ave., N.W.
Suite 400
Wash., DC 20009
202/797-8820

**National Rural Electric
Cooperative Association**

1800 Massachusetts Ave., N.W.
Wash., DC 20036
202/857-9500

National Rural Housing Coalition

1016 - 16th St., N.W.
8th Floor
Wash., DC 20036
202/775-0046

National Rural Water Association

Box 1604
Duncan, OK 73533
405/672-8925

Washington, DC Office
1776 K St., N.W.
Wash., DC 20006
202/833-9481

**National Save the Family
Farm Coalition**

80 F St., N.W.
Suite 714
Wash., DC 20001
202/737-2215

**National Sharecroppers Fund/
Rural Advancement Fund**

2124 Commonwealth Ave.
Charlotte, NC 28205
704/334-3051

**North Carolina Council
of Churches**

Bryan Building
201 A - Cameron Village
Raleigh, NC 27605-1377
919/828-6501
919/828-6542

Rural America, Inc.

1312 - 18th St., N.W.
4th Floor
Wash., DC 20036
202/659-2800

Rural Coalition

2001 S St., N.W.
Suite 500
Wash., DC 20009
202/483-1500

Southern Poverty Law Center

P.O. Box 548
Montgomery, AL 36101
205/264-0286

**Winrock International
Institute for Agricultural
Development**

Petit Jean Mountain
Route 3
Morrilton, AR 72110
501/727-5435

Agricultural Cooperative Service Role in Assisting Rural People

The Cooperative Marketing Act of 1926 formalized assistance to agricultural cooperatives in the U.S. Department of Agriculture by establishing a division of cooperative marketing. The Agricultural Cooperative Service (ACS) is the Department's focal point for conducting cooperative research and policy analysis and providing technical assistance to cooperatives and producers interested in organizing cooperatives.

The Agency has five missions.

1. Conduct research and analysis on all phases of cooperatives.
2. Conduct studies of operations of individual cooperatives upon their request.
3. Assist groups of producers who desire to form a cooperative (cooperative development).
4. Acquire, analyze, and disseminate economic, statistical, and historical information on cooperatives.
5. Promote the knowledge of cooperative principles and practices.

The agency has a total staff of about 70. It has no authority or funds for making grants or loans to cooperatives or groups of producers wishing to form cooperatives.

The agency is organized into an Information and Education staff and three program divisions. The Information and Education Staff handles publishing and other information functions.

The Cooperative Marketing and Purchasing Division is organized on a commodity basis, with specialists in three commodity groups and international trade.

The Cooperative Management Division is organized on a functional basis, with specialists in the areas of cooperative finance, management and operations (including member relations), and policy and legal. The division also has a Statistics and ADP group which conducts an annual survey of farmer cooperatives and publishes an annual cooperative statistics report.

The Cooperative Development Division is the third program division. Its major mission is to provide technical assistance to producer groups interested in forming a cooperative and to assist existing cooperatives still in the developing stages to improve their operations or to analyze the feasibility of new operations or services. The division also provides training to developing cooperative personnel and conducts some research on problems facing developing cooperatives.

The division is organized into two program areas. The Feasibility and Development program is staffed by professionals located in the Washington office. The primary activity of this staff is conducting feasibility studies for groups of producers wishing to form new cooperatives and helping them implement feasible cooperatives.

The Field Operations and Training program is staffed by four professionals, one in Washington and one in each of three field offices located in Greenville, NC; London, KY; and Hilo, HI.

Under the leadership of Washington-based program leaders, training is provided for directors, managers, and other key employees of new and developing cooperatives. This training covers such topics as cooperative principles and practices, directors' role and responsibilities, management, financial management, marketing, and bookkeeping.

In addition to agricultural producers, the Cooperative Development Division provides technical assistance to fishermen, forestland owners, and rural producers of hand crafts. Services can be requested by writing a letter to the Administrator, Agricultural Cooperative Service, USDA, Washington, DC 20250.

USDA Program Discrimination Complaint Procedures

Discrimination is prohibited by regulation in both federally assisted as well as direct assistance programs. Numerous laws, chief among them being Title VI of the Civil Rights Act of 1964, prohibit discrimination on the basis of race, color, sex, age, religion, national origin, and handicap.

It is the policy of the U.S. Department of Agriculture (USDA) to ensure that no person be discriminated against on the grounds of race, color, sex, age, religion, national origin, or handicap in any program or activity receiving direct or indirect assistance from the Department. The Office of Advocacy and Enterprise (OAE) has the responsibility to assure that all minority groups have equal access and treatment in relation to program services.

Although the purpose of this directory is to make farmers and rural communities more aware of agricultural programs administered at state and local levels, we find it necessary to outline the procedures for filing a discrimination complaint when unresolvable problems are encountered in the access to USDA programs and services.

Procedures for Filing Discrimination Complaints

1. What Is a Complaint?

A complaint is a written or oral statement which alleges discrimination in the administration or operation of program activities, benefits, or services on the basis of race, color, sex, age, religion, national origin, and handicap.

2. Who Can File a Complaint?

Any individual or individuals acting in their own interest or on behalf of any specific classes of persons who believe they have been discriminated against on the basis of race, color, sex, age, religion, national origin, and handicap may personally, or through a representative, file a complaint.

3. To Whom Should the Complaint Be Addressed?

Individuals who believe themselves to be victims of the kinds of discrimination referred to in this article may file a complaint with the head of any agency, any designated agency official, or the Secretary of Agriculture.

4. What is the Timeframe for Filing a Complaint?

A complaint *must* be filed within 180 days of the alleged discriminatory act, unless the time for filing is extended by the agency head or the Secretary of Agriculture.

5. What Method Should Be Used to File a Complaint?

A complaint can be filed *orally* or in *writing*.

6. What Should a Complaint Contain?

All complaints, where appropriate, should contain the following information:

Name, address and telephone number of complainant;

Name and address of the entity delivering the service or benefits;

Date and place of the alleged discriminatory act and a statement as to whether the action is continuing;

Description of the incident or action which the complainant alleges to be discriminatory;

Type of discrimination; e.g., race, color, sex, age, religion, national origin, or handicap;

Name, address and title of persons who may have knowledge of the act; and

Any other information which will assist in investigating and resolving the complaint.

Conservation in the 1985 Farm Bill

What the Conservation Provisions of the 1985 Farm Bill Mean to You

Conservation Provisions

Conservation Reserve: The Conservation Reserve offers producers help in retiring highly erodible cropland. The Agricultural Stabilization and Conservation Service (ASCS) will share up to half of the cost of establishing permanent grasses, legumes, trees, windbreaks, or wildlife plantings on your highly erodible cropland. Under 10-year contracts, ASCS will make annual rental payments to you as long as the terms and conditions of the contract are met.

Conservation Compliance: Conservation compliance applies if you continue planting annually tilled crops on highly erodible fields. To remain eligible for certain USDA program benefits, you must develop and be actively applying a locally approved conservation plan for those highly erodible fields by January 1, 1990. You must have the plan fully implemented by January 1, 1995.

Sodbuster: Sodbuster applies if you plant annually tilled crops on a highly erodible field that was not used for crop production during the period 1981-85. If you plow out such a highly erodible field, you must do so under a conservation system approved by the local conservation district in order to remain eligible for USDA program benefits.

Swampbuster: Swampbuster applies if you convert naturally occurring wetlands to cropland after December 23, 1985 (the date the farm bill was signed). With some exceptions, to remain eligible for certain USDA farm programs you must discontinue production of annually tilled crops on newly converted wetlands.

Your Options

As an agricultural producer, you may:

- Develop and apply a conservation plan for your highly erodible fields, in cooperation with SCS and the local conservation district. The plan will help you reduce soil loss to levels that are technically and economically achievable. You will retain eligibility for USDA farm program benefits.

- Plant permanent cover on land where annually tilled crops cannot be grown because of excessive erosion. If you choose this option, you may want to consider entering the land into the Conservation Reserve and planting permanent grasses, legumes, trees, windbreaks, or wildlife cover. You still would have other USDA programs open to you.
- Produce crops on a highly erodible field without using a locally approved conservation system, but you would lose eligibility for USDA program benefits.
- Produce crops on newly converted wetlands, but lose eligibility for USDA program benefits.

Obtaining Assistance

For more information about the conservation provisions or for conservation planning assistance, contact the local SCS field office. SCS conservationists can tell you if you have wetlands or highly erodible fields, and they will help you prepare a conservation plan. Local conservation districts approve all plans. The Agricultural Stabilization and Conservation Service has information about the effects of various conservation provisions on USDA farm programs. All efforts will be made to help you continue to qualify.

Wills and the Survival of Family Farms

Today's rural crisis and its effect on the family farmer, especially those who are black, make it easy to overlook some basic landowner responsibilities, many of which are essential if the growing tide of black land loss is to be stemmed and eventually reversed. The greatest responsibilities of a black farm landowner are probably to assure that the land he or she owns (1) is legally secure and (2) can be safely passed on upon his or her death to the individual(s) he or she has chosen.

While the current rural crisis is primarily a financial one, it is compounded for black farmers simply because many do not have clear title to their land, a vast amount of which is heir property.

The most common problems with heir property are:

- 1) It is often impossible to borrow money on heir property because there is no clear title, which makes it less attractive as collateral.
- 2) The land is more likely to become a target for speculators who prey on unsuspecting heirs. This process usually results in land loss through what is known as partition sale.

When a person dies without a will, the heirs acquire an interest in the property. There is no ownership of a specific piece of property or land, only an interest in the entire estate. Frequently, several generations of heirs are involved with varying degrees of interest and ideas on how the property should be used and/or divided.

For various reasons, one or more heirs will often convey their interests in the estate to a land speculator. The speculator will then petition the court to have the entire estate (tract of land) sold at public auction. In most cases, the property is sold at a price far below market value.

Because such an auction usually requires ready cash, the property is more often than not purchased by the speculator or someone outside the landowner's family.

The only sure way for a farmer to prevent such a tragedy would be to make a will and update it as circumstances dictate. The land would then go to whomever the landowner desired.

Because of the complexity of additional problems facing black farm landowners, it is imperative that they continue to meet their basic responsibilities even in the face of the current farm crisis. The most important of these responsibilities is to ensure that the land is preserved for future generations.

It would indeed be a tragedy to survive the agricultural crisis only to lose the land for failing to perform the basic responsibilities of landownership. Although the making of a will is a very important responsibility, there are many others. A detailed list can be obtained by contacting the Federation of Southern Cooperatives/Land Assistance Fund (FSC/LAF), 100 Edgewood Ave., N.E., Suite 1228, Atlanta, GA, (404)524-6882.

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